

ABSTRACT OF THE DISCLOSURE

Commercial transaction information and user identity information are input from a commercial transaction contents input part and a user
5 identity information reading part, and sent to a payment server; and
commercial transaction information is generated by a commercial transaction
information generating part. A user confirms contents of a commercial
transaction presented through a commercial transaction information
presenting part, and inputs a signature through a hand-written signature
10 input part. Electronic signature data and commercial transaction
information are sent to an electronic signature management server; and the
input electronic signature data is compared with an authentic signature by a
signature comparing part. Thereafter, abstract information of the electronic
signature data and commercial transaction identity information for specifying
15 the contents of a commercial transaction are embedded in the electronic
signature data as electronic watermark information to generate electronic
signature data with an electronic watermark.